

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Central District of CaliforniaIn re:
James Alan Neal
Rosemary Neal
DebtorsCase No. 14-11550-MH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6

User: ajefferso
Form ID: b9aPage 1 of 2
Total Noticed: 27

Date Rcvd: Feb 10, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2014.

db/jdb +James Alan Neal, Rosemary Neal, 1064 E. Evans St., San Jacinto, CA 92583-5225
 34869458 +CITIBANK NA, 1000 TECHNOLOGY DR, O FALLON, MO 63368-2239
 34869470 +LEADING EDGE RECOVERY SOLUTI, 5440 N CUMBERLAND AVE STE 300, CHICAGO, IL 60656-1486
 34869471 +NORTHLAND GROUP INC, POB 390846, MAIL CODE F2B13, MINNEAPOLIS, MN 55439-0846
 34869473 +PACIFIC PALACE, POB 51469, LOS ANGELES, CA 90051-5769
 34869472 +PACIFIC PALACE, POB 881069, SAN DIEGO, CA 92168-1069
 34869474 +PHILLIPS & COHEN ASSOC LTD, 1002 JUSTISON ST, MAIL STOP 656, WILMINGTON, DE 19801-5148
 34869476 +SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL 32256-5007
 34869475 +SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: alecharshey@verizon.net Feb 11 2014 02:15:36 Alec L Harshey,
 Law Offices of Alec Harshey, 901 S State St Ste 400, Hemet, CA 92543
 tr +EDI: BHRFRAZER.COM Feb 11 2014 02:18:00 Helen R. Frazer (TR),
 Atkinson, Andelson, Loya, Ruud & R, 12800 Center Court Drive, Suite 300,
 Cerritos, CA 90703-9364
 smg EDI: EDD.COM Feb 11 2014 02:18:00 Employment Development Dept., Bankruptcy Group MIC 92E,
 P.O. Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM Feb 11 2014 02:18:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
 P.O. Box 2952, Sacramento, CA 95812-2952
 34869456 +EDI: ARSN.COM Feb 11 2014 02:18:00 ARS NATIONAL SERVICES INC, POB 469046,
 ESCONDIDO, CA 92046-9046
 34869457 +EDI: CHASE.COM Feb 11 2014 02:18:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
 34869459 EDI: CITICORP.COM Feb 11 2014 02:18:00 CITIBANK SD, NA, ATTN: CENTRALIZED BANKRUPTCY,
 PO BOX 20363, KANSAS CITY, MO 64195
 34869461 EDI: CITICORP.COM Feb 11 2014 02:18:00 CITIBANK USA, ATTN: CENTRALIZED BANKRUPTCY,
 PO BOX 20507, KANSAS CITY, MO 64195
 34869460 +EDI: CITICORP.COM Feb 11 2014 02:18:00 CITIBANK SD, NA, PO BOX 6241,
 SIOUX FALLS, SD 57117-6241
 34869462 +EDI: CITICORP.COM Feb 11 2014 02:18:00 CITIBANK USA, PO BOX 6497,
 SIOUX FALLS, SD 57117-6497
 34869464 +EDI: CRFRSTNA.COM Feb 11 2014 02:18:00 CREDIT FIRST/CFNA, 6275 EASTLAND RD,
 BROOKPARK, OH 44142-1399
 34869463 +EDI: CRFRSTNA.COM Feb 11 2014 02:18:00 CREDIT FIRST/CFNA, BK13 CREDIT OPERATIONS,
 PO BOX 818011, CLEVELAND, OH 44181-8011
 34869465 +EDI: TSYS2.COM Feb 11 2014 02:18:00 DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999
 34869466 +EDI: RMSC.COM Feb 11 2014 02:18:00 GEGRB/CARCARE ONE, C/O PO BOX 965036,
 ORLANDO, FL 32896-0001
 34869467 +EDI: RMSC.COM Feb 11 2014 02:18:00 GEGRB/HOME DSGN FLOORC, C/O P.O. BOX 965036,
 ORLANDO, FL 32896-0001
 34869469 +EDI: RMSC.COM Feb 11 2014 02:18:00 GEGRB/LOWES, POB 965005, ORLANDO, FL 32896-5005
 34869468 +EDI: RMSC.COM Feb 11 2014 02:18:00 GEGRB/LOWES, ATTN: BANKRUPTCY DEPT, POB 103104,
 ROSWELL, GA 30076-9104
 34869470 +EDI: LEADINGEDGE.COM Feb 11 2014 02:18:00 LEADING EDGE RECOVERY SOLUTI,
 5440 N CUMBERLAND AVE STE 300, CHICAGO, IL 60656-1486
 34869455 +E-mail/Text: USTPregion16.RS.ECF@USDOJ.GOV Feb 11 2014 02:16:10 U.S. TRUSTEE,
 3685 MAIN STREET, SUITE 300, RIVERSIDE, CA 92501-2804

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2014

Signature: /s/Joseph Speetjens

District/off: 0973-6

User: ajefferso
Form ID: b9a

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Total Noticed: 27

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2014 at the address(es) listed below:

Alec L Harshey on behalf of Debtor James Alan Neal alecharshey@verizon.net
Alec L Harshey on behalf of Joint Debtor Rosemary Neal alecharshey@verizon.net
Helen R. Frazer (TR) hfrazier@aalrr.com, mbuenaventura@aalrr.com;Cl12@ecfcbis.com
United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov

TOTAL: 4

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

UNITED STATES BANKRUPTCY COURT		Central District Of California
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines		
A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 7, 2014.		
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at U. S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501-3819.		
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.		
Creditors — Do not file this notice in connection with any proof of claim you submit to the court.		
See Reverse Side For Important Explanations.		
Debtor(s) (name(s) and address):		
James Alan Neal 1064 E. Evans St. San Jacinto, CA 92583	Rosemary Neal 1064 E. Evans St. San Jacinto, CA 92583	Case Number: 6:14-bk-11550-MH
All other names used by the Debtor(s) in the last 8 years (include married, maiden and trade names): Debtor: fdba Jer-Ne, Inc	Last four digits of Social Security or Individual Taxpayer-ID (ITIN) No(s)/Complete EIN: Dbt SSN: xxx-xx-6837 JDbt SSN: xxx-xx-1570	
Joint Debtor:		
Attorney for Debtor(s) (name and address): Alec L Harshey Law Offices of Alec Harshey 901 S State St Ste 400 Hemet, CA 92543 Telephone number: 951-658-2168	Bankruptcy Trustee (name and address): Helen R. Frazer (TR) Atkinson, Andelson, Loya, Ruud & R 12800 Center Court Drive, Suite 300 Cerritos, CA 90703 Telephone number: (562) 653-3200	
Meeting of Creditors:		
Date: March 14, 2014		Time: 10:00 AM
Location: 3801 University Ave., ROOM 103, Riverside, CA 92501		
Presumption of Abuse under 11 U.S.C. § 707(b)		
See " <i>Presumption of Abuse</i> " on the reverse side The presumption of abuse does not arise.		
Deadlines:		
Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: May 13, 2014 Deadline to Object to Exemptions: Thirty (30) days after the <i>conclusion</i> of the meeting of creditors.		
Creditors May Not Take Certain Actions:		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.		
Creditor with a Foreign Address:		
A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.		
Address of the Bankruptcy Clerk's Office: 3420 Twelfth Street, Riverside, CA 92501-3819 Telephone number: 855-460-9641	For the Court:	
	Clerk of the Bankruptcy Court: Kathleen J. Campbell	
Hours Open: 9:00 AM – 4:00 PM	Date: February 10, 2014	
(Form rev. 12/13 341-B9A)	/	

EXPLANATIONS

B9A (Official Form 9A)(12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. <i>The trustee is designated to preside at the meeting of creditors. The case is covered by the Chapter 7 blanket bond on file with the Court.</i>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Proof of Debtor Identification (ID) and Proof of Social Security Number (SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the U. S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501-3819. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office at the address listed above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Failure to File a Statement and/or Schedule(s)	IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS , the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial Section 341(a) meeting of creditors and any continuance thereof, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE , subject to the provisions of Bankruptcy Code section 521(i)(4), the Court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section. SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS , tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN , de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.
Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 3801 University Avenue Suite 720, Riverside, CA 92501-3200.

-- Refer to Other Side for Important Deadlines and Notices --